

Information to identify the case:

Debtor 1	Ralph A. McKinley	Social Security number or ITIN	xxx-xx-0141
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Jacqueline L. McKinley	Social Security number or ITIN	xxx-xx-2893
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **15-10730-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ralph A. McKinley

Jacqueline L. McKinley

2/27/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Ralph A. McKinley
Jacqueline L. McKinley
DebtorsCase No. 15-10730-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: amaz
Form ID: 318Page 1 of 2
Total Noticed: 34

Date Rcvd: Feb 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 01, 2017.

db/jdb
cr +Ralph A. McKinley, Jacqueline L. McKinley, 746 Bobwhite Drive, Hermitage, PA 16148-3262
+Santander Consumer USA Inc., successor in interest, c/o Brett A. Solomon, Esquire,
Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
cr +T. Lawrence Palmer Office of Attorney General, Pen, Office of Attorney General,
5th Floor, Manor Complex, 564 Forbes Avenue, Pittsburgh, PA 15219-2992
14075404 500 East Cash, 515G Southeast, Miami, OK 74354
14154318 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
Los Angeles, CA 90051-5478
14075405 +Aqua, 762 W. Lancaster Avenue, Bryn Mawr, PA 19010-3489
14075406 +Capital One Bank (USA), N.A., c/o Nudelmlan, Lkemm & Golus, 425 Eagle Rock Avenue, Ste. 403,
Roseland, NJ 07068-1717
14075408 Chase Bank USA, N.A., c/o Hayt, Hayt & Landau, LLC, PO Box 500, Eatontown, NJ 07724-0500
14075409 City of Hermitage, PO Box 6078, Hermitage, PA 16148-1078
14105847 +City of Hermitage, c/o Brett Stedman, Esq., Ekker, Kuster, McCall & Epstein, LLP,
One East State St., PO Box 91, Sharon, PA 16146-0091
14075410 Commonwealth of Pennsylvania, Department of Labor & Industry, ATTN.: UI Payment Services,
PO Box 67503, Harrisburg, PA 17106-7503
14075613 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14075412 Credit Acceptance, P.O. Box 551888, Detroit, MI 48255-1888
14075413 +GE Capital Retail Bank, Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk, VA 23541-0914
14075415 Integra Student Loan, c/o Performant Recovery, Inc., PO Box 9049,
Pleasanton, CA 94566-9049
14075416 +Internal Revenue Service, PO Box 7346, Harrisburg, PA 17113-0346
14075417 +Joseph Ladner, DMD, 701 N. Hermitage Road, Suite 1, Hermitage, PA 16148-3250
14075418 +Merrick Bank Corporation, c/o Sage Capital Recovery, 1040 Kings Hwy. N.,
Cherry Hill, NJ 08034-1908
14075419 +Mobiloans, PO Box 42917, Philadelphia, PA 19101-2917
14075421 Rushmore Loan Management Services, LLC, Customer Service Department, P.O. Nox 55004,
Irvine, CA 92619-5004
14075422 Sharon Regional Health System, PO Box 6103, Hermitage, PA 16148-0903
14075423 +Sharp Collections, Inc., 114 N. Mercer Ave., PO Box 81, Sharpsville, PA 16150-0081
14152195 U.S. Department of Education, PO Box 16448, St. Paul, MN 55116-0448
14105034 +Wilmington Savings Fund Society, FSB, Rushmore Loan Management Services, P.O. Box 55004,
Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 28 2017 02:49:03 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

14075407 EDI: CBCSI.COM Feb 28 2017 02:13:00 CBCS, PO Box 163250, Columbus, OH 43216-3250
14075414 EDI: MID8.COM Feb 28 2017 02:13:00 HSBC Bank Nevada, N.A.,
c/o Midland Credit Management, Inc., PO Box 60578, Los Angeles, CA 90060-0578
14075420 E-mail/Text: Bankruptcy@natfuel.com Feb 28 2017 02:49:18 National Fuel, PO Box 4103,
Buffalo, NY 14264
14107203 +E-mail/Text: Bankruptcy@natfuel.com Feb 28 2017 02:49:18 National Fuel, Legal Dept.,
P.O. Box 2081, Erie, PA 16512-2081
14114942 EDI: PRA.COM Feb 28 2017 02:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
14148702 +E-mail/Text: bankruptcy@firstenergycorp.com Feb 28 2017 02:49:25 Penn Power,
1310 Fairmont Ave, Fairmont, WV 26554-3526
14090018 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 28 2017 02:49:03
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, Pa. 17128-0946
14085326 +EDI: DRIV.COM Feb 28 2017 02:13:00 Santander Consumer USA Inc, P.O. Box 560284,
Dallas, TX 75356-0284
14088410 EDI: WFFC.COM Feb 28 2017 02:13:00 Wells Fargo Bank N.A.,
d/b/a Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wilmington Savings Fund Society, FSB, d/b/a Christ
14075411* Commonwealth of Pennsylvania, Department of Labor & Industry, Attn.: UI Payment Services,
POB 67503, Harrisburg, PA 17106-7503

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: amaz
Form ID: 318

Page 2 of 2
Total Noticed: 34

Date Rcvd: Feb 27, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com
Brett A. Solomon on behalf of Creditor Santander Consumer USA Inc., successor in interest to Drive Financial Services bsolomon@tuckerlaw.com,
dparanay@tuckerlaw.com; apetronechak@tuckerlaw.com; agilbert@tuckerlaw.com
Gary V. Skiba on behalf of Debtor Ralph A. McKinley gskiba@yochim.com,
donna@yochim.com; rose227@hotmail.com
Gary V. Skiba on behalf of Joint Debtor Jacqueline L. McKinley gskiba@yochim.com,
donna@yochim.com; rose227@hotmail.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
T. Lawrence Palmer on behalf of Creditor T. Lawrence Palmer Office of Attorney General,
Pennsylvania Department of Revenue lpalmer@attorneygeneral.gov, MarkSPalmerPC@aol.com
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 8